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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Thomas N. Toombs and Micky Holtzman

Title: VOLTAGE NEGOTIATIONS IN A SINGLE HOST MULTIPLE CARDS SYSTEM

Serial No.: Not yet assigned Filing Date: Herewith

Examiner: Not yet assigned Group Art Unit: Not yet assigned

Docket No.: M-10234-1D US

San Francisco, California
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COMMISSIONER FOR PATENTS
Washington, D. C. 20231

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR § 1.97(b)**

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above patent application. Each of these documents were either filed by the Applicant or cited by the Examiner in the parent application Serial No. 09/185,649, filed November 4, 1998. Therefore, pursuant to C.F.R. §1.98(3)(d), copies of these documents are not being submitted at this time.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made; or

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3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

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Respectfully submitted,



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